



Trident-Ai

SmartGreenInvest Lending Platform

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Jan 2022



We are an integrated solutions company, providing next-generation products for the financial industry together with expert consulting and solutions integration. We have won numerous grants and awards (RegTech 50, RegTech 100), and were selected in the Accenture FinTech Innovation Lab 2017 in London.

ABOUT US

“Our mission is to facilitate the growth of the “SME Lending” Asset Class with the financial scoring of any micro, small or medium corporate based on their true credit risk profile”

- 300 million corporations globally are not credit rated, which means they cannot access bank finance.
- Ineffective credit risk assessment means that almost 4% of bank loans are non-performing and financial institutions are losing €1.04 trillion every year.

PROBLEMS

- Existing credit risk analysis is backward looking, expensive and often methodologically biased.
- According to the World Bank, 600 million jobs will be needed by 2030 to absorb the growing global workforce.
- Access to finance is a key constraint to SME growth, it is the second most cited obstacle facing SMEs to grow their businesses in emerging markets and developing countries.





SOLUTION

- A user-friendly Blockchain powered platform allowing SMEs, Institutional investors and retail investors to establish safe and transparent borrower- lender/investor relationships.
- Our AI-driven risk rating solution provides continuous analysis of quantitative financial and unstructured data including carbon footprint (SMEs green passport). A fully automated data-driven solution allows us to analyse a large number of corporates simultaneously and extract the relevant credit risk data in a timely manner.
- A secondary market, built on smart contracts tokens that offers a win-win solution for retail investors and SMEs alike (e.g. positive returns on a short – six to 12 month – investment).

PRODUCT

SmartGreenInvest Lending Platform



Artificial Intelligence (AI) Scoring



Automated Trading Platform



Technology Overview

AI Scoring

1

Registration

- SME registration on the platform
- Know Your Customer (KYC) compliance

2

Online Accounting System

- SME owner authorises access to their accounting system data
- Extract key information for AI scoring (daily, monthly)
- Daily monitoring provides early alert and warning to SME and platform

3

Key Investment Document (KID)

- After 3 months, we produce a two-page KID that summarizes the company profile, associate risk and its ability to borrow money
- Carbon footprint assessment
- Credit risk profile of KID updated in near real time – we can predict the probability of company default
- Sector analysis trends
- Future predictions

4

Loan Origination

- If credit score exceeds 65, SME can issue a loan request on the platform
- Transaction is settled within one working day
- Settlement carried out via smart contract

AI Lending

1

Investors

- Retail and professional investors register on the platform
- Know Your Customer compliance

2

Asset Tokenization

- NPLs are scored and classify
- NPLs are written off by a factor of up to 50%
- NPLs are tokenized
- Design of Smart contract
- Banks are receiving new digital tokens

3

Trading

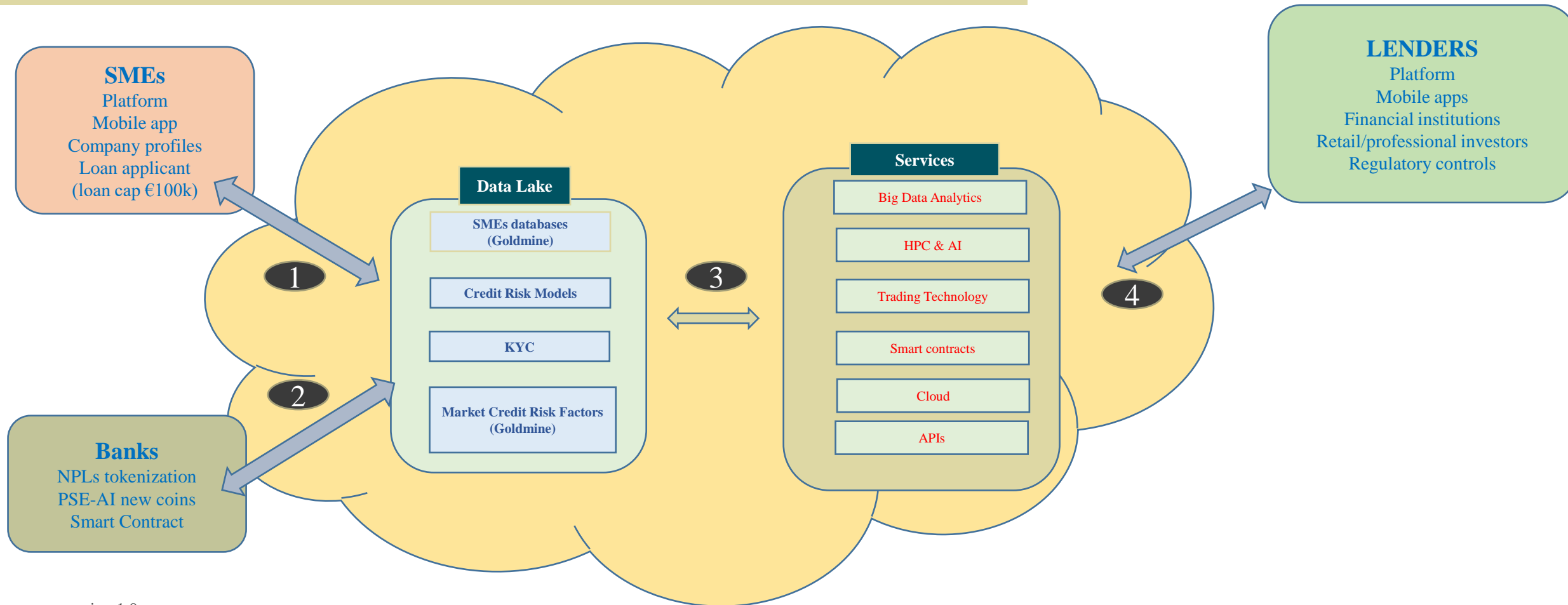
- Authorized financial institution/s access the loan requests and trigger the loans
- Retail and professional investors begin to trade in the loans (retail investment capped at \$5,000)
- Orders must be fully completed within one day or they will be rejected

4

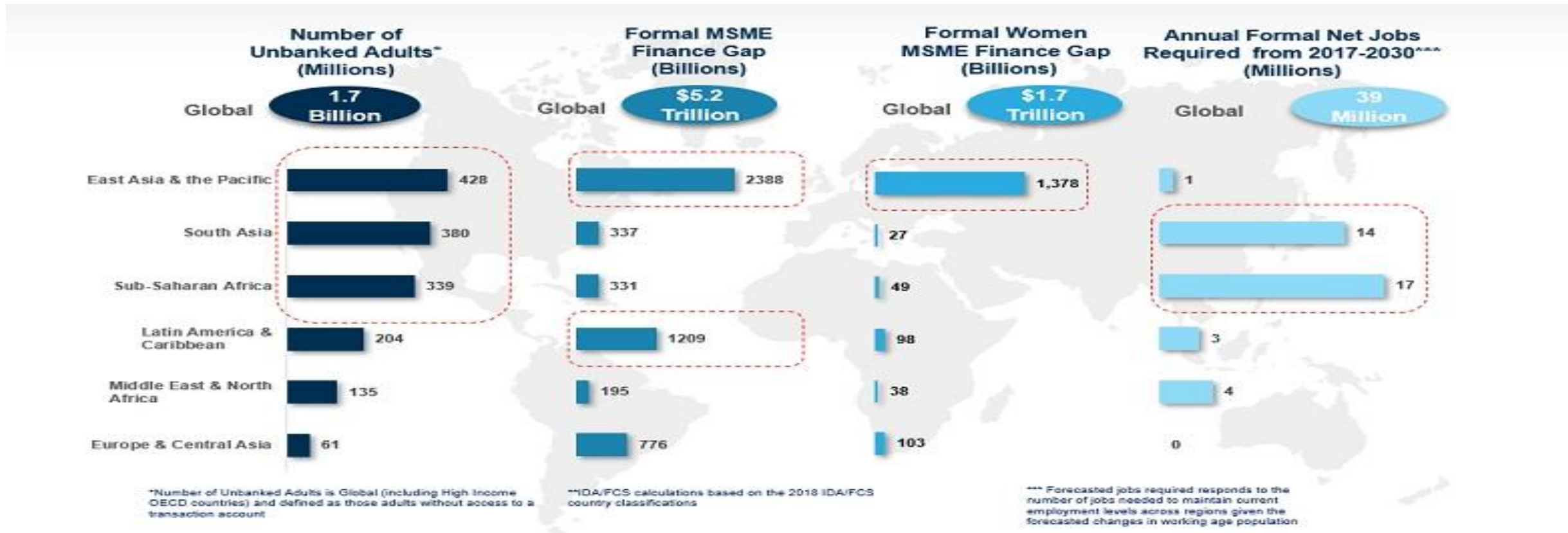
Secondary Market Trading

- After 3 months the retail and professional investors are authorized to resell their loans
- Continuous risk assessment complies with market requirements
- Market surveillance
- Smart contracts reallocation
- Legal reporting

Technology

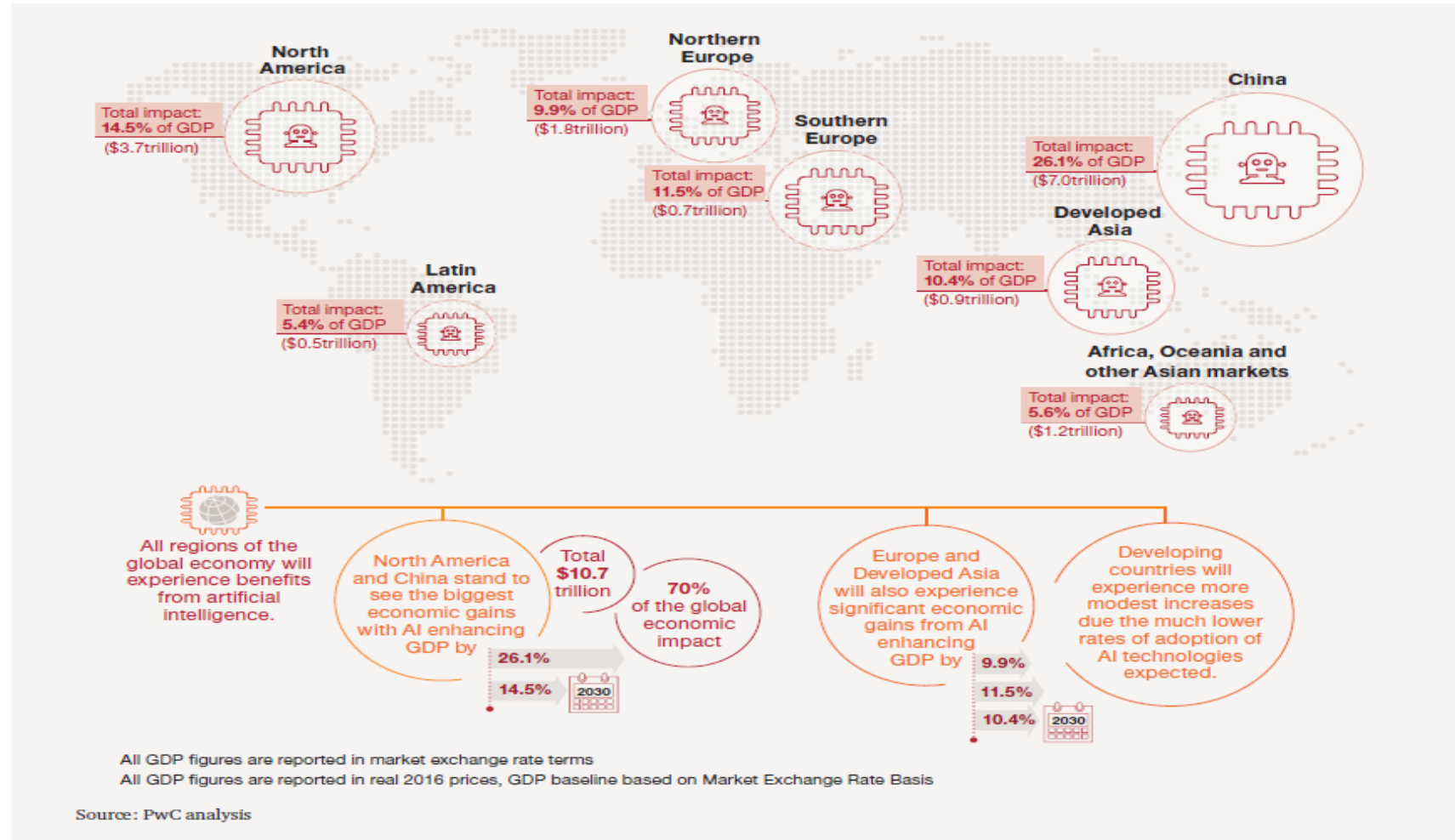


MARKET



AI Profitability Sector by 2030

AI could contribute up to \$15.7 trillion to the global economy in 2030



SHORT-TERM & LONG-TERM STRATEGY

Short-Term

In the short-term, Trident-AI aims at attaining growth along the market cycle by serving International Lenders as well as local banks.

In the longer-run, Trident-AI targets to establish itself by forming strategic partnerships with local players & Agencies that will act as “Franchise” that will promote the lending platform.

Long-Term

Trident-AI strategy is integral part of its commitment towards corporate social responsibility (CSR) and its contribution to the United Nations Environment program, Action 13- combat climate changes.

Trident-AI will support the recovery and stabilization of the climatic change by supporting the ONU forestation program and Sequoia trees plantation.

Corporate Social Responsibility

Contributing to the advancement and development of humankind and society through practice of the Kyocera Philosophy





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